

Information to identify the case:

Debtor 1 **Thomas F Kincaid IV**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1804**

EIN --_-----

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-30783**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas F Kincaid IV

September 17, 2019

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Thomas F Kincaid, IV
DebtorCase No. 16-30783-PSH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 41

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db
24939315 +Thomas F Kincaid, IV, PO Box 864, Peotone, IL 60468-0864
27953631 AFFILIATED, P.O. BOX 419331, KANSAS CITY, MO 64141
25076241 +AT&T (Cable/Cellular), 3840 147th, Midlothian Illinois 60445-3452
25082967 +Capital One c/o Ashley Boswell, Po Box 30281, Salt Lake Cty Utah 84130-0281
+Community Care Network Inc, c/o Komyatte & Casbon, PC, 9650 Gordon Drive,
Highland, IN 46322-2909
25082936 +Daniel R. Zajac, c/o Komyatte & Casbon, PC, 9650 Gordon Drive, Highland, IN 46322-2909
24939312 +FEDERAL LOAN SERVICE, P.O. Box 60610, Harrisburg, PA 17106-0610
24939323 +GENESIS BC/CELTIC BANK, 9 PARKWAY CTR STE 190, PITTSBURGH, PA 15220-3609
24939330 +Illinois Department of Human & Family Services, 509 S. 6th St, Springfield, IL 62701-1809
24939334 +Ingalls Same Day Surgery, P.O. Box 340, Matteson, IL 60443-0340
24939320 +KOMYATTECASB, 9650 GORDON DRIVE, HIGHLAND, IN 46322-2909
24939331 +Mullally, Michelle, 307 N. 1st Street, Peotone, IL 60468-9280
25082937 +Munster Medical Research Foundation Inc, c/o Komyatte & Casbon, PC, 9650 Gordon Drive,
Highland, IN 46322-2909
24987466 +Pronger smith Medical, 2320 W High, Blue Island, IL 60406-2492
24939324 Stellar Rec, 1327 Highway 2 Wes, Kalispell, MT 59901
25290735 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27953629 +E-mail/Text: aacbankruptcynotice@affiliated.org Sep 18 2019 02:52:34 AFFILIATED,
PO BOX 790001, SUNRISE BEACH Missouri 65079-9001
24939322 +E-mail/Text: clientsupport@afcsnline.com Sep 18 2019 02:50:34 AMERICAN FINANCIAL CRE,
10333 N. Meridian St, Indianapolis, IN 46290-1144
24995158 +E-mail/Text: opportunitynotices@gmail.com Sep 18 2019 02:52:37 Brandon S. Lefkowitz,
24100 Southfield Road, Suite 203, Southfield, MI 48075-2851
24939326 E-mail/Text: karmstrong@cdac.biz Sep 18 2019 02:49:39 CREDITORS DISCOUNT & A,
415 E MAIN ST, STREATOR, IL 61364
24939325 +E-mail/Text: clerical.department@yahoo.com Sep 18 2019 02:49:40 CREDTRS COLL,
POB 63 151 N SCHUYLER AVE, KANKAKEE, IL 60901-0063
24939321 +EDI: CAPITALONE.COM Sep 18 2019 06:13:00 Capital One, PO Box 71083,
POC Notice: Amanda Matchett, Charlotte, NC 28272-1083
24939335 +E-mail/Text: cashnotices@gmail.com Sep 18 2019 02:53:07 Credit Box, P.O. Box 168,
Des Plaines, IL 60016-0003
24995159 +E-mail/Text: cashnotices@gmail.com Sep 18 2019 02:53:07 CreditBox.com, L.L.C.,
P.O. Box 168, Des Plaines, IL 60016-0003
25269423 EDI: DIRECTV.COM Sep 18 2019 06:13:00 Directv, LLC, by American InfoSource LP as agent,
PO Box 5008, Carol Stream, IL 60197-5008
24939317 +EDI: AMINFOFP.COM Sep 18 2019 06:13:00 FST PREMIER, 3820 N LOUISE AVE,
SIOUX FALLS, SD 57107-0145
25076236 E-mail/Text: rev.bankruptcy@illinois.gov Sep 18 2019 02:51:09 IDOR, PO BOX 64338,
Chicago IL 60664
25341597 E-mail/Text: rev.bankruptcy@illinois.gov Sep 18 2019 02:51:10
Illinois Department of Revenue Bankruptcy Section, PO Box 19035,
Springfield, IL 62794-9035
27953636 EDI: JEFFERSONCAP.COM Sep 18 2019 06:13:00 FIRST PREMIER, PO Box 7999, c/o Tria Vue,
Saint Cloud Minnesota 56302
24939319 +E-mail/Text: bnc@nordstrom.com Sep 18 2019 02:50:11 NORDSTM/TD, PO Box 6565,
Englewood, CO 80155-6565
25211020 +EDI: JEFFERSONCAP.COM Sep 18 2019 06:13:00 Nordstrom Fsb,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-,
Orig By: Td Bank 56302-7999
25245997 +EDI: JEFFERSONCAP.COM Sep 18 2019 06:13:00 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617,
Orig By: Premier Bankcard Mc 56302-7999
25221888 EDI: Q3G.COM Sep 18 2019 06:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
24939314 +EDI: PHINELEVATE Sep 18 2019 06:13:00 RISE, PO Box 101808, Fort Worth, TX 76185-1808
24939313 +EDI: DRIV.COM Sep 18 2019 06:13:00 Santander Consumer USA,
ATT POC: Janiscia Jackson PO Box 961245, Fort Worth, TX 76161-0244
25006915 +EDI: DRIV.COM Sep 18 2019 06:13:00 Santander Consumer USA, Inc., P.O. Box 961245,
Fort Worth, TX 76161-0244
24939333 +EDI: VERIZONCOMB.COM Sep 18 2019 06:13:00 VERIZON, NATIONAL RECOVERY P.O. BOX 26055,
MINNEAPOLIS, MN 55426-0055
24939318 +EDI: BLUESTEM Sep 18 2019 06:13:00 WEBBANK/FHUT, 6250 RIDGEWOOD ROA,
SAINT CLOUD, MN 56303-0820
24939316 +E-mail/Text: janet@zingocash.com Sep 18 2019 02:52:22 Zingo Cash, 200 Fairway Drive,
Vernon Hills, IL 60061-1861
25002299 +E-mail/Text: janet@zingocash.com Sep 18 2019 02:52:22 Zingo Cash Illinois LLC,
200 Fairway Drive #180, Vernon Hills, IL 60061-1861
25678797 +E-mail/Text: bankrup@aglresources.com Sep 18 2019 02:49:14 nicor gas, po box 549,
aurora il 60507-0549

TOTAL: 25

District/off: 0752-1

User: admin
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Total Noticed: 41

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24939327* +AMERICAN FINANCIAL CRE, 10333 N. Meridian St, Indianapolis, IN 46290-1144
24939328* +AMERICAN FINANCIAL CRE, 10333 N. Meridian St, Indianapolis, IN 46290-1144
24939329* +AMERICAN FINANCIAL CRE, 10333 N. Meridian St, Indianapolis, IN 46290-1144
24939332 ##+Affirm, Inc, 225 Bush St #1600, San Francisco, CA 94104-4249
24939336 ##+MIDLAND STATES BANK, 133 W JEFFERSON ST, EFFINGHAM, IL 62401-2344

TOTALS: 0, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Cari A Kauffman on behalf of Creditor Santander Consumer USA Inc. ckauffman@sormanfrankel.com,
dfrankel@sormanfrankel.com
Megan Holmes on behalf of Debtor 1 Thomas F Kincaid, IV mholmes@semradlaw.com,
ilnb.courtview@SLFCourtview.com
Michael Spangler on behalf of Debtor 1 Thomas F Kincaid, IV mspangler@semradlaw.com,
ilnb.courtview@SLFCourtview.com
Patrick Semrad on behalf of Debtor 1 Thomas F Kincaid, IV psemrad@semradlaw.com,
ilnb.courtview@SLFCourtview.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Peter N Metrou trustee7@metandnem.com, pmetrou@ecf.axosfs.com

TOTAL: 6